AUTHOR/TITLE INDEX

A

Andrukonis, David, "Gold Quest," October, p. 121.

Arnold, Helen R., "The Black Hole of Hype," November, p. 59.

B

"Balloons on the Rise," by Bruce Mahood, November, p. 41.

Barmore, Gregory, T., "Buying an Umbrella," October, p. 39.

Beasley, Gaye G., "Fannie Mae's Multifamily Success," January, p.49.

Berman, Daniel S., "Danger Signs for Construction Loans," August, p. 53.

"The Black Hole of Hype," by Helen R. Arnold, November, p. 59.

"Born Again Conservatives," by Guy T. Steuart," July, p. 33.

"Born on the Fourth of July," by Janet Reilley Hewitt, September, p. 59.

"The Borrower's Dilemma," by G. Stacy Sirmans, April, p. 77.

"Branches — Reliable Vehicles or Due for an Overhaul?" by Howard Schneider, April, p. 35.

Brewster, William H., "The Soviet Mortgage in the Storm of Reform," November, p. 30.

Bryan, Richard D., "Selling Gold," November, p. 23.

Budd, Susan E., "A Totally Integrated System," February, p. 12.

"Buyers by Design," by Janet Reilley Hewitt, August, p. 12.

"Buying an Umbrella," by Gregory T. Barmore, October, p. 39.

"The Byzantine Ways of a Congressional Investigation," by John C. Grabow, December, p. 49.

C

"Calling Cards," by Richard Greene, December, p. 45.

Carliner, Michael, "The Regional Housing Picture," January, p. 29.

Carosella, Christina, "90s in the Nineties," September, p. 50.

Chappelle, Brian, "FHA's Roots," October, p. 101.

"Checkbook Sanctions: The HUD Reform Act of 1989," by Phillip L. Schulman, February, p. 67.

"Checking Up on Business," by James V. McTevia, September, p. 73.

Chelimsky, David M., "Surviving Small," April, p. 51.

"Class Distinction," by Chan Roark, August, p. 59.

"COFI ARMs: Seeing into the Future," by Frank E. Nothaft, January, p. 43.

"The Community Reinvestment Act Business," by Jane Moss Snow, May, p. 75.

"Connecticut's Forecast: Still Cloudy," by Barry Rosa, July, p.39.

Cushing, William G., "The Internal Rewards of Automation," February, p. 31.

D

Dallas, William D., "Marketing Evolution," June, p. 55.

"Danger Signs for Construction Loans," by Daniel S. Berman, August, p. 53.

"David Cooke: The Billion Dollar S&L Resolution Man," by Larry Reynolds, February, p. 80.

DeLeeuw, Robert C., "Mortgage Frustration," September, p. 43.

Della Torre, Thomas P., "A Stormy Issue," March, p. 45.

"Detecting Environmental Risk," by Jerry T. Ferguson, May, p. 69.

"Detente & Development," by Albert Warson, October, p. 61.

"Development Niches in the Nineties," by Richard Kateley, September, p. 51.

Deyoe, Terry J., "High-Tech Servicing," June, p. 25.

DeZube, Dona, "Fending Off Foreclosure," November, p. 47.

DeZube, Dona, "The Lowdown on Low Docs," February, p. 43.

DeZube, Dona, "A Slow Start for Reverse Mortgages," December, p. 33.

"Discovering Commercial Mortgage Statistics," by Eric Stevenson, July, p. 57.

"Down Home Help," by Alfred L. King, March, p. 33.

E

Echikson, Richard, "Retail's Different Dimension," March, p. 54.

Elmer, Peter J. and Eileen Siegel, "Finding a Financial Yardstick," September, p. 63.

"Emerging Technology," by Howard Schneider, February, p. 21.

England, Robert, "Sears' Terry Klein," March, p. 38.

Esaki, Howard, "The MBS Markets: 1989 and Beyond," May, p. 14.

"The Evolution of Mortgage Research," by Joseph Hu, January, p. 35.

"Executive Compensation," by Chip Thomas, December, p. 10.

F

"Fannie Mae's Multifamily Success," by Gaye G. Beasley, January, p. 49.

Feldstein, Stuart A., "The Middle East & More," October, p. 27.

"Fending Off Foreclosure," by Dona DeZube, November, p. 47.

Ferguson, Jerry T., "Detecting Environmental Risk," May, p. 69.

"FHA's Roots," by Brian Chappelle, October, p. 101.

"Finding a Financial Yardstick," by Peter J. Elmer and Eileen Siegel, September, p. 63.

"Fitting the Pieces Together," by Robert B. Joselow, July, p. 71.

Fortenbach, Eric J. and Michael J. Novogradac, "A Low-Income Housing Alternative," March, p. 49.

G

Gallagher, Doug, "Ready to Roll," August, p. 41.

Givens, David, "Hot or Not?" April, p. 44.

"Gold Quest," by David Andrukonis, October, p. 121.

Gordon, Mark, Ravi Mattu and Michael Waldman, "Mortgage Prepayments Slow to a Crawl," May, p. 41.

Grabow, John C., "The Byzantine Ways of a Congressional Investigation," December, p. 49.

Gramley, Lyle E. and Richard W. Peach, "The Outlook for 1990," January, p. 12.

Gramley, Lyle E., "The Road to Zero

Inflation," September, p. 22.
"The Great Financing Drought," by Howard Schneider, July, p. 13.
Greene, Richard, "Calling Cards," December, p. 45.
Greene, Richard, "The Service Commodity," October, p. 113.
Grupe, Michael R., "MBS Pricing: Constantly Evolving," May, p. 25.
"GSEs: How They Rate," by John J. Kriz, May, p. 33.

H

Hankamer, Ray, Jr., "Managing the Hotel Hotbed," July, p. 51.
Harris, Steve, Hal Hinkle and Dick Loggins, "Mortgage Servicing: Supply and Demand Trends," January, p. 57.
Harris, Steve, Hal Hinkle and Dick Loggins, "Servicing: The New Environment," June, p. 31.
"Having Fitts at the FHA," by Janet Reilley Hewitt, April, p. 24.
Healey, Thomas J., "A Promising Outlook," July, p. 27.
Hershkowitz, Brian, "Technology Crossroads," November, p. 65.
Hewitt, Janet Reilley, "Born on the Fourth of July," September, p.59.
Hewitt, Janet Reilley, "Buyers by Design," August, p. 12.
Hewitt, Janet Reilley, "Having Fitts at FHA," April, p. 24.
Hewitt, Janet Reilley, "Many Job Hunters, Fewer Jobs," December, p. 22.
Hewitt, Janet Reilley, "110 Percent Swedish," October, p. 78.
"High-Tech Servicing," by Terry J. Deyoe, June, p. 25.
Hinkle, Hal, Steve Harris and Dick Loggins, "Mortgage Servicing: Supply and Demand Trends," January, p. 57.
Hinkle, Hal, Steve Harris and Dick Loggins, "Servicing: The New Environment," June, p. 31.
"HMDA — New Reporting Burdens," by Paul Schieber, March, p. 23.
"Holding Down Costs," by Carson A. Mullen, September, p. 31.
Holloway, Thomas M. and Robert M. Rosenblatt, "The Trends and Outlook for Foreclosures & Delinquencies," October, p. 45.
"Hoping to Do Business with the RTC?" by Gary Silversmith, February, p. 73.
Horak, Frederick J., "Magnifying Servicing's Fine Print," June, p.51.
"Hot or Not?" by David Givens, April, p. 44.

Hotchkin, Amanda, "A Temporary Need," December, p. 29.
"Housing Help: The New Employee Benefit," by Jane Moss Snow, May, p. 55.
"Housing Swings," by Richard W. Peach, June, p. 43.
"Housing's Moment on Capitol Hill," by Skip Kaltenheuser, March, p. 27.
"How to Hook Good Employees," by John L. Nolan, May, p. 63.
Hu, Joseph, "The Evolution of Mortgage Research," January, p. 35.
"HUD Reform," by Peter Kaplan, March, p. 15.
"HUD's Mystery Program," by Jane Moss Snow, July, p. 65.

I

"The Inside Line on Warehouse Lending," by Thomas S. LaMalfa and Rosa L. Kroesen, November, p. 51.
"The Internal Rewards of Automation," by William G. Cushing, J4 February, p. 31.

J

Joselow, Robert B., "Fitting the Pieces Together," July, p. 71.

K

Kaltenheuser, Skip, "Housing's Moment on Capitol Hill," March, p. 27.
Kaplan, Peter, "HUD Reform," March, p. 15.
Kateley, Richard, "Development Niches in the Nineties," September, p. 51.
Katz, Joel R., "Sub-Servicing: An Emerging Niche," February, p. 59.
King, Alfred L., "Down Home Help," March, p. 33.
Kriz, John J., "GSEs: How They Rate," May, p. 33.
Kupstas, Cassie, "1989 Article Index (Author/Title)," January, p.61.
Kupstas, Cassie, "1989 Article Index (Subject)," February, p. 83.

L

Lachman, Leanne, "A Return to Reason," July, p. 19.
LaFalce, John J., "Lending Liability Legislation," July, p. 77.
LaMalfa, Thomas S., "The Inside Line on Warehouse Lending,"November, p. 51.
LaMalfa, Thomas S., "The Wholesale Business," January, p. 53.
LaMalfa, Thomas S., "Who's Who in Wholesale," April, p. 14.
Lebowitz, Jeff, "Wholesale Competition," August, p. 23.
"Lending Liability Legislation," by John. J. LaFalce, July p. 77.
"Loan Quality Made in Heaven," by James C. Miller, April, p. 61.
"The Local Nature of Housing," by Gordon H. Steinbach, June, p. 61.
Logan, Cynthia, "Top Dollar," October, p. 93.
Loggins, Dick, Hal Hinkle and Steve Harris, "Mortgage Servicing: Supply and Demand," January, p. 57.
Loggins, Dick, Hal Hinkle and Steve Harris, "Servicing: The New Environment," June, p. 31.
"A Low-Income Housing Alternative," by Michael J. Novogradac and Eric J. Fortenbach, March, p. 49.
"The Lowdown on Low Docs," by Dona DeZube, February, p. 43.

M

"Magnifying Servicing's Fine Print," by Frederick J. Horak, June, p. 51.
Mahood, Bruce, "Balloons on the Rise," November, p. 41.
"Managing the Hotel Hotbed," by Ray Hankamer, Jr., July, p. 51.
"Mandatory Home Inspections?" by David L. Surette, April, p. 72.
"Many Job Hunters, Fewer Jobs," by Janet Reilley Hewitt, December, p. 22.
"The Market to the North," by Albert Warson, July, p. 45.
"Marketing Evolution," by William D. Dallas, June, p. 55.
"Marketplace Expectations," by

Howard Schneider, January, p. 19.
Mattu, Ravi, Mark Gordon and Michael Waldman, "Mortgage Prepayments Slow to a Crawl," May, p. 41.
"The MBS Markets: 1989 and Beyond," by Howard Esaki, May, p. 14.
"MBS Pricing: Constantly Evolving," by Michael R. Grupe, May, p. 25.
McTevia, James V., "Checking Up on Business," September, p. 73.
Messer, Joseph S., "New Superfund Risks," August, p. 45.
"Mid-Course Correction," by Richard W. Peach, April, p. 57.
"The Middle East & More," by Stuart A. Feldstein, October, p. 27.
Miller, James C., "Loan Quality Made in Heaven," April, p. 61.
"A Mortgage for the 21st Century," by Robert J. Pratte, May, p. 45.
"Mortgage Frustration," by Robert C. DeLeeuw, September, p. 43.
"Mortgage Prepayments Slow to a Crawl," by Ravi Mattu, Mark Gordon and Michael Waldman, May, p. 41.
"Mortgage Servicing: Supply and Demand Trends," by Hal Hinkle,Steve Harris and Dick Loggins, January, p. 57.
Mullen, Carson A., "Holding Down Costs," September, p. 31.

N

Neckopulos, James M., "Which Price Is Right?" June, p. 69.
"New Superfund Risks," by Joseph S. Messer, August, p. 45.
"The New Thinking on Compensation," by Howard Schneider, December, p. 17.
"The 1988 Servicing Profit Picture," by Robert M. Rosenblatt, February, p. 51.
"1989 Article Index (Author/Title)," by Cassie Kupstas, January, p. 61.
"1989 Article Index (Subject)," by Cassie Kupstas, February, p. 83.
"90s in the Nineties," by Christina Carosella, September, p. 50.
Nolan, John L., "How to Hook Good Employees," May, p. 63.
Nothaft, Frank E., "COFI ARMs: Seeing into the Future," January, p. 43.
Novogradac, Michael J. and Eric J. Fortenbach, "A Low-Income Housing Alternative," March, p. 49.

O

"110 Percent Swedish," by Janet Reilley Hewitt, October, p. 78.

"The Outlook for 1990," by Lyle E. Gramley and Richard W. Peach, January, p. 12.

P

Peach, Richard W., "Housing Swings," June, p. 43.
Peach, Richard W., "Mid-Course Correction," April, p. 57.
Peach, Richard W. and Lyle E. Gramley, "The Outlook for 1990," January, p. 12.
Polk, Michael S., "Taming the Bankruptcy Beast," August, p. 33.
Portner, Fred, "Winds of Change," October, p. 14.
Poszgai, Dale G., "Pretty Packages," June, p. 15.
Pratte, Robert J., "A Mortgage for the 21st Century," May, p. 45.
"Pretty Packages," by Dale G. Poszgai, June, p. 15.
"Promising Affiliations," by Howard Schneider, November, p. 11.
"A Promising Outlook," by Thomas J. Healey, July, p. 27.

R

"Ready to Roll," by Doug Gallagher, August, p. 41.
"A Realtor in the Family," by Howard Schneider, October, p. 73.
"The Regional Housing Picture," by Michael Carliner, January, p.29.
"Retail's Different Dimension," by Richard Echikson, March, p. 54.
"A Return to Reason," by Leanne Lachman, July, p. 19.
Reynolds, Larry, "David Cooke: The Billion Dollar S&L Resolution Man," February, p. 80.
"The Road to Zero Inflation," by Lyle E. Gramley, September, p. 22.
Roark, Chan, "Class Distinction," August, p. 59.
Rosa, Barry, "Connecticut's Forecast: Still Cloudy," July, p. 39.
Rosenblait, Robert M., "The 1988 Servicing Profit Picture," February, p. 51.
Rosenblatt, Robert M. and Thomas M. Holloway, "The Trends and Outlook for Foreclosures & Delinquencies," October, p. 45.

S

Schieber, Paul, "HMDA — New Reporting Burdens," March, p. 23.
Schieber, Paul, "A War Relic," December, p. 41.
Schneider, Howard, "Branches—Reliable Vehicles or Due for an Overhaul?" April, p. 35.
Schneider, Howard, "Emerging Technology," February, p. 21.
Schneider, Howard, "The Great Financing Drought," July, p. 13.
Schneider, Howard, "Marketplace Expectations," January, p. 19.
Schneider, Howard, "The New Thinking on Compensation," December, p. 17.
Schneider, Howard, "Promising Affiliations," November, p. 11.
Schneider, Howard, "A Realtor in the Family," October, p. 73.
Schulman, Phillip L., "Checkbook Sanctions: The HUD Reform Act of 1989," February, p. 67.
Schulman, Phillip L., "A Visit from the VA," October, p. 109.
"Sears' Terry Klein," by Robert England, March, p. 38.
"Selling Gold," by Richard D. Bryan, November, p. 23.
"The Service Commodity," by Richard Greene, October, p. 113.
"Servicing: The New Environment," by Hal Hinkle, Steve Harris and Dick Loggins, June, p. 31.
"Servicing's Cost Code," by Linda C. Simmons, October, p. 87.
"Servicing's Great Divide," by Linda C. Simmons, September, p. 13.
Siegel, Eileen and Peter J. Elmer, "Finding a Financial Yardstick," September, p. 63.
Silversmith, Gary, "Hoping to Do

Business with the RTC?" February, p. 73.
Simmons, Linda C., "Servicing's Cost Code," October, p. 87.
Simmons. Linda C., "Servicing's Great Divide," September, p. 13.
Sirmans, G. Stacy, "The Borrower's Dilemma," April, p. 77.
"A Slow Start for Reverse Mortgages," by Dona DeZube, December, p. 33.
Snow, Jane Moss, "The Community Reinvestment Act Business," May, p. 75.
Snow, Jane Moss, "Housing Help: The New Employee Benefit," May, p. 55.
Snow, Jane Moss, "HUD's Mystery Program," July, p. 65.
"The Soviet Mortgage in the Storm of Reform," by William H.Brewster, November, p. 30.
Steinbach, Gordon H., "The Local Nature of Housing," June, p. 61.
Steuart, Guy T., "Born Again Conservatives," July, p. 33.
Stevenson, Eric, "Discovering Commercial Mortgage Statistics," July, p. 57.
"A Stormy Issue," by Thomas P. Della Torre, March, p. 45.
"Sub-Servicing: An Emerging Niche," by Joel R. Katz, February, p. 59.
Surette, David L., "Mandatory Home Inspections?" April, p. 72.
"Surviving Small," by David M. Chelimsky, April, p. 51.

T

"Taming the Bankruptcy Beast," by Michael S. Polk, August, p. 33.
"Technology Crossroads," by Brian Hershkowitz, November, p. 65.
"A Temporary Need," by Amanda Hotchkin, December, p. 29.
Thomas, Chip, "Executive Compensation," December, p. 10.
"Top Dollar," by Cynthia Logan, October, p. 93.
"A Totally Integrated System," by Susan E. Budd, February, p. 12.
"The Trends and Outlook for Foreclosures & Delinquencies," by Thomas M. Holloway and Robert M. Rosenblatt, October, p. 45.

V

"A Visit from the VA," by Phillip L. Schulman, October, p. 109.

W

Waldman, Michael, Ravi Mattu and Mark Gordon, "Mortgage Prepayments Slow to a Crawl," May, p. 41.
"A War Relic," by Paul Schieber, December, p. 41.
Warson, Albert, "Detente & Development," October, p. 61.
Warson, Albert, "The Market to the North," July, p. 45.
"Which Price Is Right?" by James M. Neckopulos, June, p. 69.
"The Wholesale Business," by Thomas S. LaMalfa, January, p. 53.
"Wholesale Competition," by Jeff Lebowitz, August, p. 23.
"Who's Who in Wholesale," by Thomas S. LaMalfa, April, p. 14.
"Who's Whose Customer?" August, p. 65.
"Winds of Change," by Fred Portner, October, p. 14.

SUBJECT INDEX

ACCOUNTING

"Finding a Financial Yardstick," by Peter J. Elmer and Eileen Siegel, September, p. 63.

ALTERNATIVE MORTGAGE INSTRUMENTS

"Balloons on the Rise," by Bruce Mahood, November, p. 41.
"The Borrower's Dilemma," by G. Stacy Sirmans, April, p. 77.
"COFI ARMs: Seeing into the Future," by Frank E. Nothaft, January, p. 43.
"A Mortgage for the 21st Century," Robert J. Pratte, May, p. 45.
"90s in the Nineties," by Christina Carosella, September, p. 50.
"A Slow Start for Reverse Mortgages," by Dona DeZube, December, p. 33.

BANKRUPTCY

"Taming the Bankruptcy Beast," by Michael S. Polk, August, p. 33.

BRANCH MANAGEMENT

"Branches — Reliable Vehicles or Due for an Overhaul?" by Howard Schneider, April, p. 35.

CASE STUDIES

"Born Again Conservatives," by Guy T. Steuart, July, p. 33.
"Branches - Reliable Vehicles or Due for an Overhaul?" by Howard Schneider, April, p. 35.
"Buyers by Design," by Janet Reilley Hewit, August, p. 12.
"Buying an Umbrella," by Gregory T. Barmore, October, p. 39.
"Connecticut's Forecast: Still Cloudy," by Barry Rosa, July, p. 39.
"Down Home Help," by Alfred L. King, March, p. 33.
"Emerging Technology," by Howard Schneider, February, p. 21.
"High-Tech Servicing," by Terry J. Deyoe, June, p. 25.
"Hot or Not?" by David Givens, April, p. 44.
"The Internal Rewards of Automation," by William G. Cushing, February, p. 31.
"The Local Nature of Housing," by Gordon H. Steinbach, June, p. 61.
"The Lowdown on Low Docs," by Dona DeZube, February, p. 43.
"Marketing Evolution," by William D. Dallas, June, p. 55.
"Promising Affiliations," by Howard Schneider, November, p. 11.
"A Realtor in the Family," by Howard Schneider, October, p. 73.
"Surviving Small," by David M. Chelimsky, April, p. 51.
"A Temporary Need," by Amanda Hotchkin, December, p. 29.
"Top Dollar," by Cynthia Logan, October, p. 93.
"A Totally Integrated System," by Susan E. Budd, February, p. 12.
"The Wholesale Business," by Thomas S. LaMalfa, January, p. 53.

CONSTRUCTION FINANCE

"Danger Signs for Construction Loans," by Daniel S. Berman, August, p. 53.

DEFAULTS & FORECLOSURES

"Fending Off Foreclosures," by Dona DeZube, November, p. 47.

"The Lowdown on Low Docs," by Dona DeZube, February, p. 43.

"Top Dollar," by Cynthia Logan, October, p. 93.

"The Trends and Outlook for Foreclosures & Delinquencies," by Thomas M. Holloway and Robert M. Rosenblatt, October, p. 45.

ECONOMIC TRENDS & FORECASTS

"Development Niches in the Nineties," by Richard Kateley, September, p. 51.

"Housing Swings," by Richard W. Peach, June, p. 43.

"Marketplace Expectations," by Howard Schneider, January, p. 19.

"The MBS Markets: 1989 and Beyond," by Howard Esaki, May, p. 14.

"Mid-Course Correction," by Richard W. Peach, April, p. 57.

"The Middle East & More," by Stuart A. Feldstein, October, p. 27.

"90s in the Nineties," by Christina Carosella, September, p. 50.

"The Outlook for 1990," by Lyle E. Gramley and Richard W. Peach, January, p. 12.

"A Promising Outlook," by Thomas J. Healey, July, p. 27.

"The Road to Zero Inflation," by Lyle E. Gramley, September, p. 22.

"The Regional Housing Picture," by Michael Carliner, January, p. 29.

"A Return to Reason," by Leanne Lachman, July, p. 19.

"The Trends and Outlook for Foreclosures & Delinquencies," by Thomas M. Holloway and Robert M. Rosenblatt, October, p. 45.

EMPLOYEE MANAGEMENT, RECRUITMENT & TRAINING

"Executive Compensation," by Chip Thomas, December, p. 10.

"High Tech Servicing," by Terry J. Deyoe, June, p. 25.

"Housing Help: The New Employee Benefit," by Jane Moss Snow, May, p. 55.

"How to Hook Good Employees," by John L. Nolan, May, p. 63.

"Many Job Hunters, Fewer Jobs," by Janet Reilley Hewitt, December, p. 22.

"Mortgage Frustration," by Robert C. DeLeeuw, September, p. 43.

"The New Thinking on Compensation," by Howard Schneider, December, p. 17.

"A Temporary Need," by Amanda Hotchkin, December, p. 29.

ENVIRONMENTAL ISSUES

"Detecting Environmental Risk," by Jerry T. Ferguson, May, p. 69.

"Lending Liability Legislation," by John J. LaFalce, July, p. 77.

"New Superfund Risks," by Joseph S. Messer, August, p. 45.

FHA

"FHA's Roots," by Brian Chappelle, October, p. 101.

"Having Fitts at FHA," by Janet Reilley Hewitt, April, p. 24.

FHLMC

"Gold Quest," by David Andrukonis, October, p. 121.

"GSEs: How They Rate," by John J. Kriz, May, p. 33.

"Selling Gold," by Richard D. Bryan, November, p. 23.

FNMA

"Down Home Help," by Alfred L. King, March, p. 33.

"Fannie Mae's Multifamily Success," by Gaye G. Beasley, January, p. 49.

"Fitting the Pieces Together," by Robert B. Joselow, July, p. 71.

"GSEs: How They Rate," by John J. Kriz, May, p. 33.

FOREIGN INVESTORS & MARKETS

"Detente & Development," by Albert Warson, October, p. 61.

"The Market to the North," by Albert Warson, July, p. 45.

"The Soviet Mortgage in the Storm of Reform," by William H. Brewster, November, p. 30.

GNMA

"Born on the Fourth of July," by Janet Reilley Hewitt, September, p. 59.

"Sub-Servicing: An Emerging Niche," by Joel R. Katz, February, p. 59.

GOVERNMENT LEGISLATION & REGULATION

"The Byzantine Ways of a Congressional Investigation," by John C. Grabow, December, p. 49.

"Checkbook Sanctions: The HUD Reform Act of 1989," by Phillip L. Schulman, February, p. 67.

"The Community Reinvestment Act Business," by Jane Moss Snow, May, p. 75.

"David Cooke: The Billion Dollar S&L Resolution Man," by Larry Reynolds, February, p. 80.

"FHA's Roots," by Brian Chappelle, October, p. 101.

"HMDA—New Reporting Burdens," by Paul Schieber, March, p. 23.

"Hoping to Do Business with the RTC?" by Gary Silversmith, February, p. 73.

"Housing's Moment on Capitol Hill," by Skip Kaltenheuser, March, p. 27.

"HUD Reform," by Peter Kaplan, March, p. 15.

"Lending Liability Legislation," by John J. LaFalce, July, p. 77.

"A Low-Income Housing Alternative," by Michael J. Novogradac and Eric J. Fortenbach, March, p. 49.

"A Stormy Issue," by Thomas P. Della Torre, March, p. 45.

"A Visit from the VA," by Phillip L. Schulman, October, p. 109.

"A War Relic," by Paul Scheiber, December, p. 41.

HUD

"Checkbook Sanctions: The HUD Reform Act of 1989," by Phillip L. Schulman, February, p. 67.

"HUD Reform," by Peter Kaplan,

March, p. 15.
"HUD's Mystery Program," by Jane Moss Snow, July, p. 65.
"A Mortgage for the 21st Century," by Robert J. Pratte, May, p. 45.

INCOME PROPERTY

"The Black Hole of Hype," by Helen R. Arnold, November, p. 59.
"Born Again Conservatives," by Guy T. Steuart, July, p. 33.
"Connecticut's Forecast: Still Cloudy," by Barry Rosa, July, p.39.
"Danger Signs for Construction Loans," by Daniel S. Berman, August, p. 53.
"Detecting Environmental Risk," by Jerry T. Ferguson, May, p. 69.
"Detente & Development," by Albert Warson, October, p. 61.
"Development Niches in the Nineties," by Richard Kateley, September, p. 51.
"Discovering Commercial Mortgage Statistics," by Eric Stevenson, July, p. 57.
"Fannie Mae's Multifamily Success," by Gaye G. Beasley, January, p. 49.
"The Great Financing Drought," by Howard Schneider, July, p. 13.
"Managing the Hotel Hotbed," by Ray Hankamer, Jr., July, p. 51.
"The Market to the North," by Albert Warson, July, p. 45.
"A Promising Outlook," by Thomas J. Healey, July, p. 27.
"Retail's Different Dimension," by Richard Echikson, March, p. 54.
"A Return to Reason," by Leanne Lachman, July, p. 19.

INDUSTRY TRENDS

"Born Again Conservatives," by Guy T. Steuart, July, p. 33.
"Class Distinction," by Chan Roark, August, p. 59.
"Development Niches in the Nineties," by Richard Kateley, September, p. 51.
"Executive Compensation," by Chip Thomas, December, p. 10.
"The Great Financing Drought," by Howard Schneider, July, p. 13.
"Many Job Hunters, Fewer Jobs," by Janet Reilley Hewitt, December, p. 22.
"Marketing Evolution," by William D. Dallas, June, p. 55.
"The Middle East & More," by Stuart A. Feldstein, October, p. 27.
"Mortgage Servicing: Supply and

Demand Trends," by Hal Hinkle, Steve Harris and Dick Loggins, January, p. 57.
"The New Thinking on Compensation," by Howard Schneider, December, p. 17.
"The 1988 Servicing Profit Picture," by Robert M. Rosenblatt, February, p. 51.
"90s in the Nineties," by Christina Carosella, September, p. 50.
"A Return to Reason," by Leanne Lachman, July, p. 19.
"The Wholesale Business," by Thomas S. LaMalfa, January, p. 53.
"Who's Whose Customer?" August, p. 65.
"Winds of Change," by Fred Portner, October, p. 14.

INTERNAL MANAGEMENT

"Calling Cards," by Richard Greene, December, p. 45.
"Checking Up on Business," by James V. McTevia, September, p. 73.
"Finding a Financial Yardstick," by Peter J. Elmer and Eileen Siegel, September, p. 63.
"Holding Down Costs," by Carson A. Mullen, September, p. 31.
"Housing Help: The New Employee Benefit," by Jane Moss Snow, May, p. 55.
"How to Hook Good Employees," by John L. Nolan, May, p. 63.
"Loan Quality Made in Heaven," by James C. Miller, April, p. 61.
"Magnifying Servicing's Fine Print," by Frederick J. Horak, June, p. 51.
"Mortgage Frustration," by Robert C. DeLeeuw, September, p. 43.
"The Service Commodity," by Richard Greene, October, p. 113.
"Servicing's Great Divide," by Linda C. Simmons, September, p. 13.
"Which Price Is Right?" by James M. Neckopulos, June, p. 69.

INTERVIEWS

"Born on the Fourth of July," by Janet Reilley Hewitt, September, p. 59.
"Class Distinction," by Chan Roark, August, p. 59.
"David Cooke: The Billion Dollar S&L Resolution Man," by Larry Reynolds, February, p. 80.
"Having Fitts at FHA," by Janet Reilley Hewitt, April, p. 24.
"Hot or Not?" by David Givens, April, p. 44.
"110 Percent Swedish," by Janet Reilley Hewitt, October, p. 78.
"Sears' Terry Klein," by Robert England, March, p. 38.
"Surviving Small," by David M. Chelimsky, April, p. 51.

LOAN ORIGINATION & PRODUCTION

"Branches—Reliable Vehicles or Due for an Overhaul?" by Howard Schneider, April, p. 35.
"Buyers by Design," by Janet Reilley Hewitt, August, p. 12.
"Holding Down Costs," by Carson A. Mullen, September, p. 31.
"The Internal Rewards of Automation," by William G. Cushing, February, p. 31.
"Loan Quality Made in Heaven," by James C. Miller, April, p. 61.
"The Lowdown on Low Docs," by Dona DeZube, February, p. 43.
"Marketing Evolution," by William D. Dallas, June, p. 55.
"Promising Affiliations," by Howard Schneider, November, p. 11.
"A Realtor in the Family," by Howard Schneider, October, p. 73.
"Which Price Is Right?" James M. Neckopulos, June, p. 69.

MISCELLANEOUS

"The Inside Line on Warehouse Lending," by Thomas S. LaMalfa and Rosa L. Kroesen, November, p. 51.
"Mandatory Home Inspections?" by David L. Surette, April, p. 72.
"1989 Article Index (Author/Title)," by Cassie Kupstas, January, p. 61.
"1989 Article Index (Subject)," by Cassie Kupstas, February, p. 83.

MORTGAGE-BACKED SECURITIES

"Balloons on the Rise," by Bruce Mahood, November, p. 41.

"The Evolution of Mortgage Research," by Joseph Hu, January, p. 35.

"Gold Quest," by David Andrukonis, October, p. 121.

"The MBS Markets: 1989 and Beyond," by Howard Esaki, May, p. 14.

"MBS Pricing: Constantly Evolving," by Michael R. Grupe, May, p. 25.

"Mortgage Prepayments Slow to a Crawl," by Ravi Mattu, Mark Gordon and Michael Waldman, May, p. 41.

"A Promising Outlook," by Thomas J. Healey July, p. 27.

"Sub-Servicing: An Emerging Niche," by Joel R. Katz, February, p.59.

MULTIFAMILY HOUSING

"Down Home Help," by Alfred L. King, March, p. 33.

"Fannie Mae's Multifamily Success," by Gaye G. Beasley, January, p. 49.

"Fitting the Pieces Together," by Robert B. Joselow, July, p. 71.

OPERATIONS & AUTOMATION

"Emerging Technology," by Howard Schneider, February, p. 21.

"Holding Down Costs," by Carson A. Mullen, September, p. 31.

"The Internal Rewards of Automation," by William G. Cushing, February, p. 31.

"Ready to Roll," by Doug Gallagher, August, p. 41.

"A Realtor in the Family," by Howard Schneider, October, p. 73.

"Technology Crossroads," by Brian Hershkowitz, November, p. 65.

"A Totally Integrated System," by Susan E. Budd, February, p. 12.

SECONDARY MORTGAGE MARKET

"COFI ARMs: Seeing into the Future," by Frank E. Nothaft, January, p. 43.

"Gold Quest," by David Andrukonis, October, p. 121.

"Selling Gold," by Richard D. Bryan, November, p. 23.

SERVICING

"Fending Off Foreclosures," by Dona DeZube, November, p. 47.

"High-Tech Servicing," by Terry J.

Deyoe, June, p. 25.

"Magnifying Servicing's Fine Print," by Frederick J. Horak, June,p. 51.

"Mortgage Servicing: Supply and Demand Trends," by Hal Hinkle, Steve Harris and Dick Loggins, January, p. 57.

"The 1988 Servicing Profit Picture," by Robert M. Rosenblatt, February, p. 51.

"Pretty Packages," by Dale G. Poszgai, June, p. 15.

"Servicing: The New Environment," by Hal Hinkle, Steve Harris and Dick Loggins, June, p. 31.

"Servicing's Cost Code," by Linda C. Simmons, October, p. 87.

"Servicing's Great Divide," by Linda C. Simmons, September, p. 13.

"Sub-Servicing: An Emerging Niche," by Joel R. Katz, February, p. 59.

STATISTICAL TABLES & CHARTS

"Balloons on the Rise," by Bruce Mahood, November, p. 41.

"The Borrower's Dilemma," by G. Stacy Sirmans, April, p. 77.

"Connecticut's Forecast: Still Cloudy," by Barry Rosa, July, p.39.

"Discovering Commercial Mortgage Statistics," by Eric Stevenson, July, p. 57.

"Finding a Financial Yardstick," by Peter J. Elmer and Eileen Siegel, September, p. 63.

"Housing Swings," by Richard W. Peach, June, p. 43.

"The Local Nature of Housing," by Gordon H. Steinbach, June, p. 61.

"MBS Pricing: Constantly Evolving," by Michael R. Grupe, May, p. 25.

"Mortgage Prepayments Slow to a Crawl," by Ravi Mattu, Mark Gordon, and Michael Waldman, May, p. 41.

"Mortgage Servicing: Supply and Demand Trends," by Hal Hinkle, Steve Harris and Dick Loggins, January, p. 57.

"The 1988 Servicing Profit Picture," by Robert M. Rosenblatt, February, p. 51.

"The Outlook for 1990," by Lyle E. Gramley and Richard W. Peach, January, p. 12.

"The Road to Zero Inflation," by Lyle Gramley, September, p. 22.

"Servicing: The New Environment," by Hal Hinkle, Steve Harris and Dick Loggins, June, p. 31.

"Servicing's Cost Code," by Linda C. Simmons, October, p. 87.

"The Trends and Outlook for Foreclosures & Delinquencies," byThomas M. Holloway and Robert M. Rosenblatt, October, p. 45.

"Wholesale Competition," by Jeff Lebowitz, August, p. 23.

"Who's Who in Wholesale," by Thomas S. LaMalfa, April, p. 14.

"Winds of Change," by Fred Portner, October, p. 14.

THRIFT INDUSTRY

"The Byzantine Ways of a Congressional Investigation," by John C. Grabow, December, p. 49.

"David Cooke: The Billion Dollar S&L Resolution Man," by Larry Reynolds, February, p. 80.

"Hoping to Do Business with the RTC?" by Gary Silversmith, February, p. 73.

"Servicing: The New Environment," by Hal Hinkle, Steve Harris and Dick Loggins, June, p. 31.

VA

"A Visit from the VA," by Phillip L. Schulman, October, p. 109.

WHOLESALE MORTGAGE BUSINESS

"Buyers by Design," by Janet Reilley Hewitt, August, p. 12.

"The Wholesale Business," by Thomas S. LaMalfa, January, p. 53.

"Wholesale Competition," by Jeff Lebowitz, August, p. 23.

"Who's Who in Wholesale," by Thomas S. LaMalfa, April, p. 14.

"Who's Whose Customer?" August, p. 65.